

United States Bankruptcy Court

Eastern District of New York
271 Cadman Plaza East, Suite 1595
Brooklyn, NY 11201-1800

IN RE:

CASE NO: 1-09-42431-cec

Mayra Delgado

1240 Gates Ave.
Apt. 3A
Brooklyn, NY 11221

Name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address.

Social Security/Individual Taxpayer ID/Taxpayer ID/Employer ID No.:

CHAPTER: 7

xxx-xx-0157

DEBTOR(s)

DISCHARGE OF DEBTOR(S) ORDER OF FINAL DECREE

A petition under title 11, United States Code was filed by or against the Debtor(s) on March 30, 2009; an order for relief was entered under Chapter 7; no order denying a discharge has been granted.

It appearing that the debtor(s) is entitled to a discharge and the estate of the above named debtor(s) has been fully administered.

IT IS ORDERED:

- The debtor(s) is granted a discharge under Section 727 of Title 11, United States Code, (the Bankruptcy Code).
- Lori Lapin Jones (Trustee) is discharged as trustee of the estate of the above-named debtor(s) and the bond is cancelled.
- The Chapter 7 case of the above-named debtor(s) is closed.

BY THE COURT

Dated: July 9, 2009

s/ Carla E. Craig
United States Bankruptcy Judge

SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.

EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE

This court order grants a discharge to the person(s) named as the debtor(s). It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

Collection of Discharged Debts Prohibited

The discharge prohibits any attempt to collect from the debtor(s) a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor(s). A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

Debts That are Discharged

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

Debts that are Not Discharged.

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes (in a case filed on or after October 17, 2005);
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts;
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans (in a case filed on or after October 17, 2005).

This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.

CERTIFICATE OF NOTICE

District/off: 0207-1
Case: 09-42431

User: ahoward
Form ID: 262

Page 1 of 1
Total Noticed: 15

Date Rcvd: Jul 09, 2009

The following entities were noticed by first class mail on Jul 11, 2009.

db +Mayra Delgado, 1240 Gates Ave., Apt. 3A, Brooklyn, NY 11221-4677
smg +Diana Adams, Office of the United States Trustee, 271 Cadman Plaza East,
Brooklyn, NY 11201-1833
smg +NYC Department of Finance, 345 Adams Street, 3rd Floor, Attn: Legal Affairs - Devora Cohn,
Brooklyn, NY 11201-3719
smg +NYS Department of Taxation & Finance, Bankruptcy Unit, PO Box 5300, Albany, NY 12205-0300
smg +NYS Unemployment Insurance, Attn: Insolvency Unit, Bldg. #12, Room 256,
Albany, NY 12240-0001
6138430 +Aspire/cb&t, Po Box 105555, Atlanta, GA 30348-5555
6138434 +First National Bank Of, 806 5th St, Wamego, KS 66547-1460
6179395 +HSBC Bank Nevada, N.A., Bass & Associates, P.C., 3936 Ft.Lowell Road,Suite #200,
Tucson, AZ 85712-1083
6138436 +Maurice Foster, 2051 Seagirt Blvd, Far Rockaway, NY 11691-5830
6138437 +Rockaway One Company, LLC, 524 North Ave., New Rochelle, NY 10801-3400
6138438 ++WACHOVIA DEALER SERVICES INC, BK DEPARTMENT, PO BOX 19657, IRVINE CA 92623-9657
(address filed with court: Wfs Financial/Wachovia Dealer Services,
2143 Convention Center Way #200, Ontario, CA 91764)

The following entities were noticed by electronic transmission on Jul 09, 2009.

6138431 +EDI: BANKAMER.COM Jul 09 2009 15:23:00 Bank Of America, Attn: Bankruptcy NC4-105-02-77,
Po Box 26012, Greensboro, NC 27420-6012
6138432 +EDI: CHASE.COM Jul 09 2009 15:23:00 Chase, PO Box 15583, Wilmington, DE 19886-1194
6138433 +EDI: CHASE.COM Jul 09 2009 15:23:00 Chase - Cc, Attention: Bankruptcy Department,
Po Box 15298, Wilmington, DE 19850-5298
6179395 +EDI: BASSASSOC.COM Jul 09 2009 15:23:00 HSBC Bank Nevada, N.A., Bass & Associates, P.C.,
3936 Ft.Lowell Road,Suite #200, Tucson, AZ 85712-1083
6138435 +EDI: HFC.COM Jul 09 2009 15:23:00 Hsbc Best Buy, Attn: Bankruptcy, Po Box 6985,
Bridge Water, NJ 08807-0985

TOTAL: 5

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 11, 2009

Signature:

